



# coupon CRAZE

In the battle to save on household budgets, do digital coupons trump old-fashioned paper ones? Two families discover the answer, as they duel it out in the grocery store aisles.

by Naomi Shulman

U ntil recently my main exposure to coupons came from my white-haired, housecoat-clad grandmother. She clipped coupons religiously, and she had an extremely complicated-looking system to manage them. Grandma passed away 10 years ago and, in the intervening decade, I hadn't given coupons much thought. But lately coupons are making themselves known again. Social networking sites, like LivingSocial and

Groupon, and the (strangely compelling) reality show *Extreme Couponing* make coupon clipping seem almost ... hip.

According to a recent article in *The New York Times*, coupons had indeed been in a state of steady decline until just a couple of years ago—when the economy declined. Suddenly the prospect of saving a few bucks seemed relevant again. But, the *Times* pointed out, serious couponing now has a strong online component.

Coupons have been around for nearly 125 years, and can be found in a host of different places—through the mail, in newspapers, in store, from email and corporate websites. Sites such as Groupon, Living Social and Tippr—which send out a daily special via email—focus their efforts on providing discounts for non-grocery store items—think restaurants, spas, oil changes, fitness centers. Many chain retail specialty stores, such as craft stores or car service centers, ask customers to sign up to receive regular discount offers through mail or email.

If there's a coupon offer out there, my tech-savvy friend Rachel has probably seen it. In fact, she recently announced to me, "I'm the coupon queen." Rachel is indeed an enviably frugal person—she scours yard sales and relies on hand-me-downs, which is



▲ (Previous page and above) Rachel and Naomi (above) relied on traditional clip coupons as well as more advanced technologies, such as bar code scanners.

part of what enables her to stay home with her 6-year-old twins while her husband starts up a contracting business. But really? Coupon queen?

### THE BATTLE BEGINS

Rachel and I decided to run an experiment. We each have a family of four, and we tend to buy the same products. We coordinated our grocery lists, each shopping for the same items—milk, pasta, peanut butter and so on. Rachel would visit several stores armed with digital promotions and coupons she'd gotten online. I'd stick to my usual grocery store, but I'd clip the coupons out of my Sunday paper—something I haven't done in, well, ever.

Rachel, on the other hand, would rely on her digital-age shopping smarts. On a regular basis she visits the websites and Facebook pages of her favorite brands to download their promotions. And she uses coupon-aggregating sites, such as Frugal Girls ([thefrugalgirls.com](http://thefrugalgirls.com)) and [coupons.com](http://coupons.com), for deals on things she knows she'll be buying that week. She even has a bar code reader on her smartphone that tells her if the store she is in has the best starting price, which allows her to take advantage of every store sale. She spends maybe an extra hour a week organizing them, and doesn't really buy things she doesn't want or need.

### THE FINAL TALLY

When we returned from our coupon excursion and compared results, it was eye-opening: I saved \$19.32 off a grocery bill of \$119.16. It took me 10 minutes to clip those coupons, so if I extrapolate my time outward, that's around \$100 an hour. Who can argue with that? My most exciting savings was the \$3.20 I knocked off two \$3.99 half gallons of organic milk. And because I did all my shopping at a supermarket with a gas promotion, I also got a little break on my next fill-up—sweet!

Then I talked to Rachel, and my savings were immediately put into perspective. "Forty-five bucks in savings!" she announced proudly, on a haul that would cost \$115, including a tube of

toothpaste for 6 cents. It would seem Rachel's more technologically savvy approach to coupon clipping had paid off: She really is the coupon queen.

Then I spoke to Jill Cataldo, a Chicago-based mom who gives work-

Rachel's more technologically savvy approach to coupon clipping paid off: She saved \$45 on a bill of almost \$115.

## THE LIST

Here's a partial shopping list Rachel and I used—and our results. As you'll see, Rachel followed store sales far more successfully as well as clipped more coupons. I plan to follow her example.

	NAOMI	RACHEL
<b>ICE CREAM</b>	1 QUART @ \$6.99 no coupon/sale <b>\$6.99</b>	1 QUART @ \$5.49 SALE: \$2.82 off <b>\$2.67</b>
<b>CRACKERS</b>	SESAME RICE CRACKERS @ \$2.49 no coupon/sale <b>\$2.49</b>	1 BOX @ \$3.69 SALE: \$1.69 off <b>\$2</b>
<b>BREAD</b>	1 LOAF @ \$4.99 no coupon/sale <b>\$4.99</b>	1 LOAF @ \$4.59 SALE: \$1.60 off <b>\$2.99</b>
<b>FRUIT SNACKS</b>	1 BOX @ \$3.00 SALE: \$.78 off <b>\$2.22</b>	4 BOXES @ \$3.39 SALE: \$1.39 off each, 4 \$1 coupons <b>\$4</b>
<b>PEANUT BUTTER</b>	1 JAR NATIONAL BRAND @ \$2.59 no coupon/sale <b>\$2.59</b>	1 JAR STORE BRAND @ \$1.84 no coupon/sale <b>\$1.84</b>
<b>TOOTHPASTE</b>	1 TUBE @ \$4.99 SALE: \$.49 off <b>\$4.50</b>	1 TUBE @ \$3.13 SALE: \$1.57 off, \$.75 coupon doubled <b>\$.06</b>
<b>MILK</b>	2 HALF GALLONS @ \$3.99 EACH SALE: \$.60 off & 2 \$1 coupons <b>\$5.38</b>	1 HALF GALLON @ \$3.99 SALE: \$.60 off & \$.50 coupon, doubled <b>\$2.39</b>
<b>TOTAL</b>	Naomi's original total: \$119.16 POST-COUPON/ SALE TOTAL: <b>\$99.84</b>	Rachel's original total: \$114.78 POST-COUPON/ SALE TOTAL: <b>\$69.34</b>

### STEPS TO SAVING

For Rachel's family, coupon use equals a dramatically lower grocery bill. Here are some tips to shopping success:

- Create a coupon binder. Divide sections based on expiration date, store aisle or product—cereals, yogurt, for example—to make it easy to quickly scan what you have.
- Ask non-couponers to save and share their weekly coupon sections.
- If your community has a shopper or second newspaper, subscribe (if it isn't too expensive).
- Become a Facebook friend of your favorite brands. You'll often find special promotions or additional coupons that can come in handy for name-brand products.
- Sign up for email newsletters or special promotions through corporate websites. In addition, sites such as

Groupon.com also provide daily alerts and deals on additional products and services such as salons.

Spend your time before you hit the stores. "I go through what coupons I have, checking all the area store flyers online, and then match my coupons to the sales," says Rachel. "I figure out what items I will buy and have my coupons for said items bundled in envelopes for each store."

shops on how to maximize coupon shopping, and one of the people quoted in that *Times* article. Jill surprised me: "The best deals are still in the newspaper inserts," she said. "Over 87 percent of grocery and household savings—these are 2010 statistics—still come from inserts. While electronic is growing, the majority is still happening the old-fashioned way."



### LEARNING FROM THE MASTER

If that's so, how come my haul was so much less impressive than Rachel's? "You've got to be strategic!" Jill explained. It all comes down to knowing the stores' systems—and then taking advantage of them.

If Rachel is a coupon queen, Jill is a coupon goddess. "I feed my family of five on \$40 to \$60 a week," she told me—and she does it with Internet and paper coupons. The trick is combining the coupon savings with store sales, which, Jill points out, run on predictable 12-week cycles in almost every major supermarket.

Jill's *Super-Couponing* DVD, which my husband and I viewed with fascination, outlines her strategies and describes her typical savings—between 50 to 75 percent off every time she shops. Even though Jill insists the newspaper inserts are still worthwhile, she recommends using online sites to track what's on sale. When you know what's going to be discounted at the store, you can bring along only the coupons you're going to use that visit—and stock up on those cheap items.

My relatively modest savings were enough to spur me on. I've started online relationships with many of my favorite food purveyors and installed the [coupons.com](http://coupons.com) app on my phone. I'm going to keep clipping coupons the old-

◀ (Above left) Smart phone QR codes (also called snap tags) are tech-savvy ways that Rachel (above) finds additional savings on favorite items.

fashioned way (and think fondly of Grandma every time). But technology will definitely play a starring role in my grocery shopping ways—even if it's just Rachel emailing me with her latest score. ■

### CLIP (AND CLICK) COUPON SMARTS

Super-couponer Jill Cataido offers these tips for maxing out your coupon savings—digital and print:

- The most expensive time to buy something is when you need it. Plan ahead and stock up.
- Great deals don't come from coupons alone. Save the coupon until the product goes on sale—then go in for the kill. My coupons accidentally overlapped with a few store sales on my first trip out—and that doubled my savings. Beginner's luck!
- Don't be too loyal to your brands. Of course, it doesn't make sense to buy things you don't want or need, but really, two different brands of toothpaste is not something to worry about.

Find tools to figure out what you spend on groceries and more at [partners.leadfusion.com/tools/statefarm/budget03/tool.fcs](http://partners.leadfusion.com/tools/statefarm/budget03/tool.fcs).

